



NEWS RELEASE

FOR IMMEDIATE RELEASE
JULY 31, 2012

CONTACT: CAPT. NANCY RASMUSSEN
(850) 617-2301

CAN YOU RECOGNIZE A STAGED CRASH?

~ Florida Highway Patrol cautions motorists ~

TALLAHASSEE, Fla. – By knowing more about staged crash fraud schemes, Florida's motoring public can avoid such schemes by criminals who prey on innocent motorists. The Department of Financial Services' Division of Insurance Fraud, the National Insurance Crime Bureau and the Florida Highway Patrol have collaborated to help stop staged crashes in Florida.

The great majority of crashes are unintentional, but there are some committed purposely. Criminals see staged crashes as an easy way to obtain money from insurance companies. They use paid witnesses, unethical attorneys and corrupt medical providers to promote and gain from the fraud.

Basic schemes are (click the hyperlinks below to view visual demonstrations):

[Swoop and Squat](#): The driver of Vehicle 1, who is in on the scheme, purposely drives a short distance in front of an innocent driver, when the driver of Vehicle 2, also in on the scheme, suddenly swoops in front of Vehicle 1. The driver of Vehicle 1 hits his brakes and causes a rear-end collision with the victim behind him.

[Drive Down](#): When a driver is trying to merge into traffic, a scheming driver slows down and waves the victim forward. Once the victim proceeds, the schemer crashes into the victim's vehicle and denies to law enforcement that he waved the other driver through and blames the crash on the other driver.

[Panic Stop](#): The scheming driver of a vehicle drives in front of a victim. An observer in the schemer's vehicle waits for the victim to take his eyes off the road, for example to text or talk to a passenger, then signals the driver to slam the brakes to create a rear-end collision.

Tips to help drivers avoid a staged crash:

- Never tailgate.
- Call law enforcement to a crash scene.
- Use a camera to document any crash damage and the number of passengers in other vehicles.
- Avoid people who suddenly appear at a crash scene and try to direct you to doctors and attorneys.
- Be wary of physicians who insist you file a personal injury claim after a crash, especially if you are not hurt.
- Avoid tow trucks that arrive on the scene without anyone having called for service.
- If you are a witness of a crash, provide details to law enforcement officers.

Posted on FHP's website is more information on staged crashes and how they affect motorists in Florida, the NICB and Florida Division of Insurance Fraud. The website address is <http://www.flhsmv.gov/fhp/misc/StagedCrashes.htm>.

The Florida Department of Highway Safety and Motor Vehicles provides highway safety and security through excellence in service, education and enforcement. The Department is leading the way to a safer Florida through the efficient and professional execution of its core mission: the issuance of driver licenses, vehicle tags and titles and operation of the Florida Highway Patrol. To learn more about DHSMV and the services offered, visit www.flhsmv.gov, find us on [Facebook](#) or follow us on Twitter at [@FDHSMV](#).

Quotes from leadership on Staged Crashes:

“We have to remember that staged auto crashes cost a billion-plus a year in fraud dollars, and getting that money back into the hands of the residents of Florida is a must. By fixing the PIP laws and providing public awareness to Floridians, we are confident that our efforts will stop the fraud. In addition, fostering collaborations with the Florida Highway Patrol, NICB and CFO Atwater’s office is just the beginning in this fight against fraud.”

~ *Rick Scott, Governor*

“I am excited that the Florida Highway Patrol is partnering with my office to take on staged auto accidents. I know we could have no better ally in the fight against PIP fraud in Florida. With additional boots on the ground and a more proactive training approach, we can continue to bring these fraudsters to justice and save Florida families from outrageously high insurance premiums.”

~ *Jeff Atwater, Chief Financial Officer of Florida*

“Over the years, NICB has enjoyed a mutually productive relationship with the Florida Division of Insurance Fraud and the Florida Highway Patrol. Our organizations will continue to cooperate in advancing public awareness of insurance crimes and the impact that they have on all Floridians.

~ *Joe Wehrle, NICB president and chief executive officer*

“The Florida Highway Patrol has partnered with the Florida Division of Insurance Fraud and the NICB to help combat staged crashes in Florida by raising public awareness and providing specific training to law enforcement. Insurance fraud affects the bottom line for all auto insurance policy holders, and educating motorists with information about staged crashes will help to reduce the fraud.”

~ *FHP Director, Col. David Brierton*

###